

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**1** Valuation of Security**0** Assumption of Executory Contract or Unexpired Lease**0** Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Roosevelt Francis, Jr.
Melissa R. Francis**Case No.: **13-23364**Judge: **MBK**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☐ Modified/Notice RequiredDate: **12/11/17**☐ Motions Included☒ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **GAM**Initial Debtor: **R F**Initial Co-Debtor **MRF****Part 1: Payment and Length of Plan**

a. The debtor shall pay 94,798.00 Monthly* to the Chapter 13 Trustee, starting on July 1, 2013 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description:
Proposed date for completion: _____

- ☐ Refinance of real property:
Description:
Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Georgette Miller, Esq.	Attorney Fees	2,931.00
Internal Revenue Service	Taxes and certain other debts	6,217.28
Internal Revenue Service	Taxes and certain other debts	7,348.51
KML Law Group, P.C.	Administrative expenses	531.00
L/O of Georgette Miller, Esq., P.C.	Administrative expenses	300.00
State of New Jersey	Taxes and certain other debts	1,200.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M & T Bank	152 Greenland Avenue, Trenton NJ 08638	14,396.69	0.00	14,396.69	1,781.02
M & T Bank	152 Greenland Avenue, Trenton NJ 08638	3,584.19	0.00	3,584.19	0.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Township of Ewing	152 Greenland Avenue, Trenton NJ 08638	841.64	120,000.00	M & T Bank - 121,893.00	No value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ■ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan □ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Capital One Auto Finan	2007 Infinity FX35 68K miles Capital One Location: 152 Greenland Avenue, Trenton NJ 08638	31,316.52
Gm Financial	2011 Chevy Traverse 28K miles GMAC Location: 152 Greenland Avenue, Trenton NJ 08638	31,425.91

Part 5: Unsecured Claims ■ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor Arrears to be Cured in Nature of Contract or Lease Treatment by Debtor Post-Petition Payment Plan

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Township of Ewing	152 Greenland Avenue, Trenton NJ 08638	841.64	120,000.00	M & T Bank - 121,893.00	-1,893.00	841.64

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/2/14.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Added Post petition arrears to M&T and attorney fees per Doc# 59.	Added Post petition arrears to M & T and attorney fees per Doc# 59

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

***This plan is a step plan or has lumpsum payments as follows: \$94,798.00 per month for 1 month, then \$0.00 per month for 53 months, then \$2,582.00 per month for 6 months**

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>December 10, 2017</u>	<u>/s/ Georgette Miller, Esq.</u> Georgette Miller, Esq.
		Attorney for the Debtor
Date:	<u>December 10, 2017</u>	<u>/s/ Roosevelt Francis, Jr.</u> Roosevelt Francis, Jr.
		Debtor
Date:	<u>December 10, 2017</u>	<u>/s/ Melissa R. Francis</u> Melissa R. Francis
		Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date December 10, 2017 /s/ Georgette Miller, Esq.
Georgette Miller, Esq.
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: December 10, 2017 /s/ Roosevelt Francis, Jr.
Roosevelt Francis, Jr.
Debtor

Date: December 10, 2017 /s/ Melissa R. Francis
Melissa R. Francis
Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roosevelt Francis, Jr.
 Melissa R. Francis
 Debtors

Case No. 13-23364-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 54

Date Rcvd: Dec 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2017.

db/jdb
 cr
 514049471 +Roosevelt Francis, Jr., Melissa R. Francis, 152 Greenland Avenue, Trenton, NJ 08638-3628
 +Ewing Township, Municipal Complex, 2 Jake Garzio Drive, Ewing, NJ 08628-1544
 +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, Texas 76096)
 514013166 +Aes/Pnc Natl City, 1200 N 7th St, Harrisburg, PA 17102-1419
 514041934 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
 514013171 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 514244829 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 514013174 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 514013170 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 514050712 +Capital One Auto Finance, 9441 LBJ Freeway, Suite 350, Dallas, Texas 75243-4652
 514189147 +Crestar Capital, L.L.C., c/o Honig and Greenberg, LLC, 1949 Berlin Road, Suite 200, Cherry Hill, NJ 08003-3737
 515260702 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 515260703 +ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 514013177 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 514013178 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 514013179 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 514013180 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 514082699 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 514013183 +Plains Commerce Bank/C, 2101 W 51st Ste 34, Sioux Falls, SD 57105
 514013184 +Professnl Acct Mgmt In, 633 W Wisconsin Ave Ste, Milwaukee, WI 53203-1920
 514013185 +Rickart Collection Systems, Inc., 575 Milltown Rd, P.O. Box 7242, North Brunswick, NJ 08902-7242
 514013187 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695)
 514075487 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 514013188 #+Tate and Kirlin Associates, 2810 Southhampton Rd, Philadelphia, PA 19154-1207
 514013189 +Township of Ewing, Ewing Township Municipal Bldg, 2 Jake Garzio Drive, Trenton, NJ 08628-1544
 514083332 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
 514013191 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860
 514013192 +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
 514013193 +World Keimyung Taekwondo, Inc., c/o National Credit Managers, Inc., P.O. Box 140925, Orlando, FL 32814-0925

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 12 2017 23:20:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 12 2017 23:20:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514228736 +E-mail/Text: EBNProcessing@afni.com Dec 12 2017 23:20:51 Afni, Inc, PO Box 3667, Bloomington, IL 61702-3667
 514013167 +E-mail/Text: EBNProcessing@afni.com Dec 12 2017 23:20:51 Afni-Bloom, 404 Brock Dr Po Box 3097, Bloomington, IL 61701-2654
 514013168 +E-mail/Text: ally@ebn.phinsolutions.com Dec 12 2017 23:20:02 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
 514080981 +E-mail/Text: ally@ebn.phinsolutions.com Dec 12 2017 23:20:02 Ally Financial Inc., P O Box 130424, Roseville, MN 55113-0004
 514136444 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 12 2017 23:33:56 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 514013169 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Dec 12 2017 23:20:38 Asset Acceptance LLC, Po Box 1630, Warren, MI 48090-1630
 514013173 E-mail/Text: bankruptcy@cashcall.com Dec 12 2017 23:21:25 Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806
 514035370 +E-mail/Text: bncmail@w-legal.com Dec 12 2017 23:20:53 CASHCALL, INC., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132
 514013172 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Dec 12 2017 23:26:14 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
 515326092 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 12 2017 23:26:27 Capital One Auto Finance, a division of Capital On, P.O. Box 201347, Arlington, TX 76006-1347
 514013175 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 12 2017 23:21:30 Credit Coll, Po Box 9134, Needham, MA 02494-9134

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 54

Date Rcvd: Dec 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514013176 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 12 2017 23:21:30
Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3246
514149596 +E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 12 2017 23:20:57
INTERNATIONAL COLLECTION SERVICES, c/o Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-7999
514013181 +E-mail/Text: cio.bncmail@irs.gov Dec 12 2017 23:20:20 Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
514156495 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 12 2017 23:20:57 Jefferson Capital Systems LLC,
PO BOX 7999, SAINT CLOUD MN 56302-9617
514013182 E-mail/Text: camanagement@mtb.com Dec 12 2017 23:20:30 M & T Bank, 1 Fountain Plz,
Buffalo, NY 14203
514097788 E-mail/Text: camanagement@mtb.com Dec 12 2017 23:20:30 M&T Bank, P.O. Box 1288,
Buffalo, New York 14240
514872167 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 12 2017 23:33:54
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514872168 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 12 2017 23:27:11
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514269155 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 12 2017 23:27:11
Portfolio Recovery Associates, LLC, c/o Citifinancial, Inc., POB 41067, Norfolk VA 23541
514275769 +E-mail/PDF: resurgentbknottifications@resurgent.com Dec 12 2017 23:26:42
PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
514013186 +E-mail/PDF: pa_dc_claims@navient.com Dec 12 2017 23:26:10 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
514013190 +E-mail/Text: crwkflw@firstdata.com Dec 12 2017 23:21:11 TRS Recovery Services,
5251 Westheimer Rd, Houston, TX 77056-5416

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Crestar Capital, L.L.C., c/o Honig & Greenberg, LLC, 1949 Berlin Road, Suite 200,
Cherry Hill, NJ 08003-3737
514156808* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
514169411* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2017 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor Crestar Capital, L.L.C. agreenberg@hgllclaw.com,
Aholmes@hgllclaw.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mwc-law.com

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User: admin
Form ID: pdf901

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Ewing Township eak@hillwallack.com,
fkm@hillwallack.com;jhanley@hillwallack.com
Georgette Miller on behalf of Debtor Roosevelt Francis, Jr. info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.best
case.com;gregmont@gbmlaw.net
Georgette Miller on behalf of Joint Debtor Melissa R. Francis info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.best
case.com;gregmont@gbmlaw.net
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

TOTAL: 11